

## ***CTE Standards Unpacking*** ***Consumer Affairs***

**Course:** Consumer Affairs

**Course Description:** Consumer affairs prepares students for careers helping customers, including credit counselors, consumer reporters, writers, and consumer affairs directors. In this course, students will learn consumer advocacy such as consumer rights and responsibilities; testing and demonstration of products; consumer communications; and conservation practices such as recycling.

**Career Cluster:** Human Services

**Prerequisites:** None

**Program of Study Application:** Consumer Affairs is a pathway course in the Human Services career cluster, Consumer Services and Personal Care Services pathways. A student would participate in Introduction to Human Services prior to participation in this course. Consumer Affairs prepares a student to participate in additional pathway courses in the consumer services or personal care services pathways.

<b>INDICATOR #CA 1: Apply concepts of consumer advocacy.</b>		
<b>SUB-INDICATOR 1.1 (Webb Level: 2 Skill/Concept):</b> Summarize consumer rights and responsibilities.		
<b>SUB-INDICATOR 1.2 (Webb Level: 3 Strategic Thinking):</b> Investigate consumer protection laws and regulations.		
<b>SUB-INDICATOR 1.3 (Webb Level: 3 Strategic Thinking):</b> Apply strategies to reduce risks of consumer fraud.		
<b>SUB-INDICATOR 1.4 (Webb Level: 3 Strategic Thinking):</b> Investigate procedures to protect the health and safety of consumers.		
<b>SUB-INDICATOR 1.5 (Webb Level: 4 Extended Thinking):</b> Analyze the role of advocacy groups and policy makers at state and national levels.		
<b>SUB-INDICATOR 1.6 (Webb Level: 4 Extended Thinking):</b> Analyze the use of education and promotion in consumer advocacy.		
<b>Knowledge (Factual):-</b> Offices and or services that regulate consumer rights:  -Federal Trade Commission (FTC)  -Consumer Financial Protection Bureau (CFPB)	<b>Understand (Conceptual):</b> -Consumers have both rights and responsibilities.  -Laws and regulations are in place to protect consumers.  -There are steps consumers can take to reduce the risk of being a victim of fraud.  -Procedures are in place to protect the health and safety of consumers.	<b>Do (Application):</b> -Correlate federal agencies and their roles in the consumer industry.  -Research current (scams, embezzling, identity theft) events and identify prevention strategies.  -Invite a credit counselor into the classroom.

<p>-Federal Deposit Insurance Corporation (FDIC)</p> <p>-Better Business Bureau (BBB)</p> <p>-Attorney General's Office</p> <p>-Consumer Reports</p> <p>-State and federal legislatures</p> <p>-Non-profit advocacy agencies (LSS, etc.)</p> <p>-Scams; embezzling; identity theft</p> <p>-Role of credit counselors</p> <p>-Safety Recalls</p>	<p>-Advocacy groups and policy makers serve many roles at both the state and national levels.</p> <p>-Well-informed customers are less likely to be taken advantage of in a situation.</p>	<p>-Locate resources that pertain to recalled items.</p>
<p><b>Benchmarks:</b>  <i>Students will be assessed on their ability to:</i></p> <ul style="list-style-type: none"> <li>• Cite evidence as to why a product has been recalled and develop a way to inform customers.</li> <li>• Describe the roles and responsibilities of a consumer credit counselor.</li> <li>• State the purpose of consumer rights agencies.</li> <li>• Propose solutions to consumer issues.</li> </ul>		
<b><i>Academic Connections</i></b>		
<p><b>ELA Literacy and/or Math Standard (if applicable, Science and/or Social Studies Standard):</b></p> <p>The Performance Task suggestions at right integrate one or more of the following academic standards:</p>	<p><b>Sample Performance Task Aligned to the Academic Standard(s):</b></p> <p>-Complete FCCLA STAR Event - Advocacy (<b>9-12.RI.1, 9-12.W.4, 9-12.W.7, 9-12.SL.4, 9-12.E.3.6</b>)</p>	

<p>ELA Reading Informational Text Standard: <b>9-12.RI.1</b> Cite strong, relevant evidence</p>	<p>-Research a recalled item and create an infographic warning customers against purchase or use of the item. (<b>9-12.W.1, , 9-12.W.6, 9-12.W.7, 9-12.SL.4, 9-12.E.3.6</b>)</p>
<p>ELA Writings Standards: <b>9-12.W.1</b> Write arguments to support claims; <b>9-12.W.4</b> Produce clear and coherent writing...appropriate for the task; <b>9-12.W.6</b> Use technology to produce and publish; <b>9-12.W.7</b> Conduct short as well as sustained research; <b>9-12.W.10</b> Write routinely to research, reflect, and revise</p>	<p>-Write a reflection after the consumer credit counselor visit. (<b>9-12.W.10, 9-12.C.5.1</b>)</p>
<p>ELA Speaking and Listening Standard: <b>9-12.SL.4</b> Present information, findings, and supporting evidence</p>	<p>-Match consumer needs with specific federal agencies, citing evidence to support the reasoning. (<b>9-12.RI.1, 9-12.W.4, 9-12.C.5.1</b>)</p>
<p>Economics Standard: <b>9-12.E.3.6</b> Analyze the potential positive and/or negative impact of changes in government policy</p>	<p>-Conduct an investigation on a scam/consumer fraud incident, and connect the victim with the proper support. (<b>9-12.W.7, 9-12.C.5.1</b>)</p>
<p>Civics Standard: <b>9-12.C.5.1</b> Differentiate between rights and responsibilities of a citizen and the practice of civic virtue</p>	

<b>INDICATOR #CA 2: Assess the factors that influence consumer relationships.</b>		
<b>SUB-INDICATOR 2.1 (Webb Level: 3 Strategic Thinking):</b> Investigate consumer trends for sensitivity to cultural, socio-economic, religious, generational, disability, and gender issues.		
<b>SUB-INDICATOR 2.2 (Webb Level: 2 Skill/Concept):</b> Review ethical and legal concerns related to consumer and business actions.		
<b>SUB-INDICATOR 2.3 (Webb Level: 3 Strategic Thinking):</b> Assess effects of advertising and technology on consumer decisions.		
<p><b>Knowledge (Factual):</b> -Current events (i.e. malls and stores closing due to online shopping; boycotting businesses &amp; stores due to political or religious views).</p>	<p><b>Understand (Conceptual):</b> -Different people want and need different products and services.  -Trends drive buying habits.</p>	<p><b>Do (Application):</b> -Investigate consumer trends.  -Research cases that have been submitted to the Better Business Bureau.</p>

<p>-Better Business Bureau</p> <p>-Credit card debt</p> <p>-Attorney General's Office, business code of ethics.</p> <p>Social media, e-commerce.</p>	<p>-Ethical and legal concerns affect both consumers and businesses.</p> <p>-Credit must be used responsibly.</p>	<p>-Discuss the impact that social media, commercials, etc have on spending and buying behaviors.</p> <p>-Guest speaker from the Attorney General's Office.</p>
<p><b>Benchmarks:</b> <i>Students will be assessed on their ability to:</i></p> <ul style="list-style-type: none"> <li>• Predict consumer trends.</li> <li>• Analyze a consumer issue.</li> <li>• Cite evidence of the impact of society on consumer behaviors/issues.</li> </ul>		
<p><b><i>Academic Connections</i></b></p>		
<p><b>ELA Literacy and/or Math Standard (if applicable, Science and/or Social Studies Standard):</b></p> <p>The Performance Task suggestions at right integrate one or more of the following academic standards:</p> <p>ELA Reading Informational Text Standard: <b>9-12.RI.1</b> Cite strong, relevant evidence</p> <p>ELA Writings Standards: <b>9-12.W.4</b> Produce clear and coherent writing...appropriate for the task; <b>9-12.W.6</b> Use technology to produce and publish; <b>9-12.W.7</b> Conduct short as well as sustained research; <b>9-12.W.10</b> Write routinely to research, reflect, and revise</p> <p>ELA Speaking and Listening Standard: <b>9-12.SL.4</b> Present information, findings, and supporting evidence</p> <p>Economics Standard: <b>9-12.E.3.6</b> Analyze the potential positive and/or negative impact of changes in government policy</p>	<p><b>Sample Performance Task Aligned to the Academic Standard(s):</b></p> <p>-Analyze case studies in business law, consumer trends, etc. (<b>9-12.RI.1, 9-12.W.7, 9-12.W.10, 9-12.E.3.6</b>)</p> <p>-Contact your local Business Bureau, conduct an interview, share results from interview with classmates via an oral report. (<b>9-12.W.4, 9-12.W.7, 9-12.SL.4, 9-12.C.5.1</b>)</p> <p>-Based on current trends, forecast future consumer behaviors Share ideas with classmates via a PowerPoint, Prezi, etc. (<b>9-12.RI.1, 9-12.W.6, 9-12.W.7, 9-12.SL.4</b>)</p>	

**INDICATOR #CA 3: Analyze conservation and waste management practices.**

**SUB-INDICATOR 3.1 (Webb Level: 2 Skill/Concept):** Examine the roles of government, industry, and consumers in resource consumption.

**SUB-INDICATOR 3.2 (Webb Level: 3 Strategic Thinking):** Cite evidence of strategies to conserve energy, recycle and reduce waste.

<p><b>Knowledge (Factual):</b></p> <ul style="list-style-type: none"> <li>-Environmental Protection Agency (EPA)</li> <li>-Conservation Practices (Green industry, recycle, reuse, reduce, etc.)</li> <li>-State, or city ordinances</li> <li>-Consumer practices in schools and homes</li> <li>-Sustainability</li> <li>-Reducing carbon footprints</li> </ul>	<p><b>Understand (Conceptual):</b></p> <ul style="list-style-type: none"> <li>-Reducing consumption is the most responsible choice.</li> <li>-Resources are limited, therefore it is imperative to use them responsibly.</li> <li>-Consumers benefit from taking an active role in resource management within their community.</li> <li>-Incentives are available for consumers through a variety of business and consumer agencies.</li> <li>-The decisions of other consumers affect my own decisions.</li> </ul>	<p><b>Do (Application):</b></p> <ul style="list-style-type: none"> <li>-Create a log of consumption and waste habits and how they affect the world.</li> <li>-Tour a “green” facility</li> <li>-Compile a list of eco-friendly consumer and/or business practices and habits.</li> </ul>
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**Benchmarks:**

*Students will be assessed on their ability to:*

- Reuse materials to create a new product.
- Develop a logical argument about the positive effects of eco-friendly habits on Earth.
- Critique recycling strategies to evaluate the impact on the community.
- Develop a logical argument of why it is important to be an eco-friendly consumer.

<b>Academic Connections</b>	
<p><b>ELA Literacy and/or Math Standard (if applicable, Science and/or Social Studies Standard):</b></p> <p>The Performance Task suggestions at right integrate one or more of the following academic standards:</p> <p>ELA Reading Informational Text Standard: <b>9-12.RI.1</b> Cite strong, relevant evidence</p> <p>ELA Writings Standards: <b>9-12.W.1</b> Write arguments to support claims; <b>9-12.W.4</b> Produce clear and coherent writing...appropriate for the task; <b>9-12.W.6</b> Use technology to produce and publish; <b>9-12.W.7</b> Conduct short as well as sustained research; <b>9-12.W.10</b> Write routinely to research, reflect, and revise</p> <p>ELA Speaking and Listening Standard: <b>9-12.SL.4</b> Present information, findings, and supporting evidence</p> <p>Economics Standard: <b>9-12.E.3.6</b> Analyze the potential positive and/or negative impact of changes in government policy</p> <p>Civics Standard: <b>9-12.C.5.1</b> Differentiate between rights and responsibilities of a citizen and the practice of civic virtue</p>	<p><b>Sample Performance Task Aligned to the Academic Standard(s):</b></p> <p>-FCCLA Recycle and Redesign STAR event (<b>9-12.RI.1, 9-12.W.4, 9-12.W.7, 9-12.SL.4, 9-12.C.5.1</b>)</p> <p>-Research the eco-friendly habits of the toured facility and their positive impact on global health. (<b>9-12.W.7, 9-12.C.5.1</b>)</p> <p>-Evaluate the impact (financial, environmental) of recycling strategies. (<b>9-12.RI.1, 9-12.W.4, 9-12.E.3.6</b>)</p> <p>-Design a brochure on how to be an eco-friendly consumer. (<b>9-12.RI.1, 9-12.W.6, 9-12.W.7</b>)</p>

**INDICATOR #CA 4: Apply concepts needed for product development, testing, and presentation of consumer products.**

**SUB-INDICATOR 4.1 (Webb Level: 2 Skill/Concept):** Explain product protection practices.

**SUB-INDICATOR 4.2 (Webb Level: 2 Skill/Concept):** Determine consumer trends and product development needs through market research.

**SUB-INDICATOR 4.3 (Webb Level: 4 Extended Thinking):** Apply consumer concepts learned to create and promote a research-based product.

<p><b>Knowledge (Factual):</b></p> <ul style="list-style-type: none"> <li>-Supply and demand</li> <li>-Copyright and Patents (guarantees, laws, and regulations)</li> <li>-Product registration and advertising</li> <li>-U.S. Small Business Administration (SBA)</li> </ul>	<p><b>Understand (Conceptual):</b></p> <ul style="list-style-type: none"> <li>-Like consumers, products are also protected by laws and regulations. Market research helps to guide product development by uncovering consumer needs and trends.</li> <li>-There are many steps needed to create, promote, and market a successful product.</li> <li>-Business possibilities are endless in today's society.</li> </ul>	<p><b>Do (Application):</b></p> <ul style="list-style-type: none"> <li>-Research copyright and patent laws for a product.</li> <li>-Conduct a survey and market research on current spending trends.</li> <li>-Analyze products on their marketability.</li> <li>-Critique different business websites for user friendliness.</li> </ul>
<p><b>Benchmarks:</b> <i>Students will be assessed on their ability to:</i></p> <ul style="list-style-type: none"> <li>• Propose a product that clearly meets current market demand.</li> <li>• Judge and evaluate products based on market demand and consumer trends.</li> </ul>		
<p><b>Academic Connections</b></p>		
<p><b>ELA Literacy and/or Math Standard (if applicable, Science and/or Social Studies Standard):</b></p> <p>The Performance Task suggestions at right integrate one or more of the following academic standards:</p> <p>ELA Reading Informational Text Standard: <b>9-12.RI.1</b> Cite strong, relevant evidence</p> <p>ELA Writings Standards: <b>9-12.W.4</b> Produce clear and coherent writing...appropriate for the task; <b>9-12.W.6</b> Use technology to produce and publish; <b>9-12.W.7</b> Conduct short as well as sustained research</p> <p>ELA Speaking and Listening Standard: <b>9-12.SL.4</b> Present information, findings, and supporting evidence</p>	<p><b>Sample Performance Task Aligned to the Academic Standard(s):</b></p> <ul style="list-style-type: none"> <li>-Food Innovations STAR Event (<b>9-12.RI.1, 9-12.W.4, 9-12.W.7, 9-12.SL.4, 9-12.C.5.1</b>)</li> <li>-Shark Tank/ Entrepreneurship FCCLA STAR Event (<b>9-12.W.6, 9-12.W.7, 9-12.SL.4, 9-12.E.3.6, 9-12.C.5.1</b>)</li> <li>-Big Idea or YBA competition(<b>9-12.W.4, 9-12.W.6, 9-12.W.7, 9-12.SL.4</b>)</li> <li>-Conduct a market research for a student produced/created product. (<b>9-12.W.7</b>)</li> <li>-Design, test, analyze, and advertise a consumer product (<b>9-12.W.4, 9-12.W.6, 9-12.W.7, 9-12.SL.4</b>)</li> </ul>	

Economics Standard: **9-12.E.3.6** Analyze the potential positive and/or negative impact of changes in government policy

Civics Standard: **9-12.C.5.1** Differentiate between rights and responsibilities of a citizen and the practice of civic virtue

### **Additional Resources**

Federal Trade Commission <https://www.ftc.gov/>

Federal Deposit Insurance Corporation <https://www.fdic.gov/>

U.S. Environmental Protection Agency <https://www.epa.gov/>

Better Business Bureau <https://www.bbb.org/>